

WO-265  
Old First National Bank  
Berlin  
private

c. 1905

The old First National Bank stands next to the Peninsula Bank in the center of Berlin, and the two contemporaneous buildings offer an interesting architectural contrast. Differing brick sizes and colors add contrast along with the various entrances. The old First National Bank is entered through a round tower surmounted by a conical slate roof. Encircling the tower and enriching the various friezes are rows of garlands, while the pedimented gable ends are fitted with dentils and other period moldings. Dominating the west elevation is a single round arched window opening that retains a colored glass transom light.

These two expressive brick bank buildings were erected within ten years of devastating fire of August 1895 that leveled much of the business district. Despite the devastation fine replacement buildings were erected within the following few years.

HISTORIC CONTEXT INFORMATION

Resource Name: FIRST NATIONAL BANK

MHT Inventory Number: NO - 265

MARYLAND COMPREHENSIVE HISTORIC PRESERVATION PLAN DATA:

1) Historic Period Theme(s):

ARCHITECTURE, ECONOMIC

2) Geographic Orientation:

EASTERN SHORE

3) Chronological/Developmental Period(s):

1870-1930 INDUSTRIAL / URBAN DOMINANCE

4) Resource Type(s):

1. STANDING STRUCTURE

a. BANK BUILDING

**Maryland Historical Trust**  
**State Historic Sites Inventory Form**

Survey No. WO-265

Magi No. 2402655711

DOE ☐ yes ☐ no

**1. Name** (indicate preferred name)

historic FIRST NATIONAL BANK

and/or common

**2. Location**

street & number 3 South Main Street ☐ not for publication

city, town Berlin ☐ vicinity of congressional district First

state Worcester county First

**3. Classification**

Category	Ownership	Status	Present Use
<input type="checkbox"/> district	<input type="checkbox"/> public	<input checked="" type="checkbox"/> occupied	<input type="checkbox"/> agriculture
<input checked="" type="checkbox"/> building(s)	<input checked="" type="checkbox"/> private	<input type="checkbox"/> unoccupied	<input checked="" type="checkbox"/> commercial
<input type="checkbox"/> structure	<input type="checkbox"/> both	<input type="checkbox"/> work in progress	<input type="checkbox"/> educational
<input type="checkbox"/> site	<b>Public Acquisition</b>	<b>Accessible</b>	<input type="checkbox"/> entertainment
<input type="checkbox"/> object	<input type="checkbox"/> in process	<input checked="" type="checkbox"/> yes: restricted	<input type="checkbox"/> government
	<input type="checkbox"/> being considered	<input type="checkbox"/> yes: unrestricted	<input type="checkbox"/> industrial
	<input checked="" type="checkbox"/> not applicable	<input type="checkbox"/> no	<input type="checkbox"/> military
			<input type="checkbox"/> museum
			<input type="checkbox"/> park
			<input type="checkbox"/> private residence
			<input type="checkbox"/> religious
			<input type="checkbox"/> scientific
			<input type="checkbox"/> transportation
			<input type="checkbox"/> other:

**4. Owner of Property** (give names and mailing addresses of all owners)

name

street & number telephone no.:

city, town state and zip code

**5. Location of Legal Description**

courthouse, registry of deeds, etc. Worcester County Clerk of Court liber

street & number Worcester County Courthouse folio

city, town Snow Hill state MD 21863

**6. Representation in Existing** Historical Surveys

title

date ☐ federal ☐ state ☐ county ☐ local

depository for survey records

city, town state

## 7. Description

Survey No. W)-265

### Condition

☐ excellent  
☒ good  
☐ fair

☐ deteriorated  
☐ ruins  
☐ unexposed

### Check one

☐ unaltered  
☒ altered

### Check one

☒ original site  
☐ moved      date of move \_\_\_\_\_

Prepare both a summary paragraph and a general description of the resource and its various elements as it exists today.

The old First National Bank stands on the east side of South Main Street in the heart of the business district of Berlin, Worcester County, Maryland. The single-story brick bank building faces west the gable roof oriented on an east/west axis.

Built around the turn of the twentieth century, the brownish-beige Roman-brick structure is supported by a red brick foundation, and it is covered by a medium pitched asphalt shingle roof. Rising on the northwest corner is a circular entrance tower topped by a conical slate roof.

The west (main) facade is an asymmetrical elevation with a corner entrance and a flanking round arched window. The doorway has been reworked but retains a rusticated granite lintel and granite steps. There is a molded brick watertable at the base of the structure. The conical slate roof includes a contrasting colored band of slate, and a metal cornice trims the base of the cone. Featured around the tower below the crown molding is a metal frieze of imbossed garlands. The adjacent round arched window opening is framed by brick pilasters and is divided into six parts. Three single-pane sash fill most of the opening while a tripartite colored glass window distinguishes the arched area. A molded brick course accents the round arch. Enriching the pedimented gable front is a row of garlands as well as rows of classical dentils and various moldings executed in metal. The slate roof is finished at the ridge with a metal cresting.

The north and south sides of the bank are largely covered by the adjacent commercial buildings. To the north is a hyphen which joins the neighboring Peninsula Bank building. To the east is another gabled elevation with a projecting bay window built against the southeast corner. Three segmental arched window openings pierce the three sides of the bay, however the windows have been replaced. North of the bay is another segmental arched window in addition to a rear entrance. The gabled pediment above is fitted with classical garlands and dentiled cornices.

The interior has been remodeled with modern materials and is currently houses an antique shop.

## 8. Significance

Survey No. WO-265

Period	Areas of Significance—Check and justify below			
<input type="checkbox"/> prehistoric	<input type="checkbox"/> archeology-prehistoric	<input type="checkbox"/> community planning	<input type="checkbox"/> landscape architecture	<input type="checkbox"/> religion
<input type="checkbox"/> 1400-1499	<input type="checkbox"/> archeology-historic	<input type="checkbox"/> conservation	<input type="checkbox"/> law	<input type="checkbox"/> science
<input type="checkbox"/> 1500-1599	<input type="checkbox"/> agriculture	<input type="checkbox"/> economics	<input type="checkbox"/> literature	<input type="checkbox"/> sculpture
<input type="checkbox"/> 1600-1699	<input checked="" type="checkbox"/> architecture	<input type="checkbox"/> education	<input type="checkbox"/> military	<input type="checkbox"/> social/
<input type="checkbox"/> 1700-1799	<input type="checkbox"/> art	<input type="checkbox"/> engineering	<input type="checkbox"/> music	<input type="checkbox"/> humanitarian
<input type="checkbox"/> 1800-1899	<input type="checkbox"/> commerce	<input type="checkbox"/> exploration/settlement	<input type="checkbox"/> philosophy	<input type="checkbox"/> theater
<input type="checkbox"/> 1900-	<input type="checkbox"/> communications	<input type="checkbox"/> industry	<input type="checkbox"/> politics/government	<input type="checkbox"/> transportation
		<input type="checkbox"/> invention		<input type="checkbox"/> other (specify)

**Specific dates****Builder/Architect**check: Applicable Criteria: ☐ A ☐ B ☒ C ☐ D  
and/orApplicable Exception: ☐ A ☐ B ☐ C ☐ D ☐ E ☐ F ☐ GLevel of Significance: ☐ national ☐ state ☒ local

Prepare both a summary paragraph of significance and a general statement of history and support.

The old First National Bank stands next to the Peninsula Bank in the center of the downtown business district of Berlin. The turn of the twentieth-century brownish-beige brick bank contrasts with its contemporaneous neighbor in brick color as well as exterior finishes. The entrance pierces a round arched tower, and the building is detailed with more classically derived features. Encircling the tower and enriching the various friezes are rows of garlands, while the pedimented gable ends carry rows of dentils and other period moldings. The interior has been reworked with modern materials including an acoustical tile ceiling and sheet paneling.



# 9. Major Bibliographical References

Survey No. WO-265

## 10. Geographical Data

Acreage of nominated property \_\_\_\_\_

Quadrangle name \_\_\_\_\_

Quadrangle scale \_\_\_\_\_

UTM References do NOT complete UTM references

A 

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Zone Easting Northing

B 

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Zone Easting Northing

C 

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D 

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E 

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F 

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G 

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H 

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Verbal boundary description and justification

List all states and counties for properties overlapping state or county boundaries

state	code	county	code
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state	code	county	code
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## 11. Form Prepared By

name/title Paul B. Touart Architectural Historian

organization Worcester County date 9/6/88

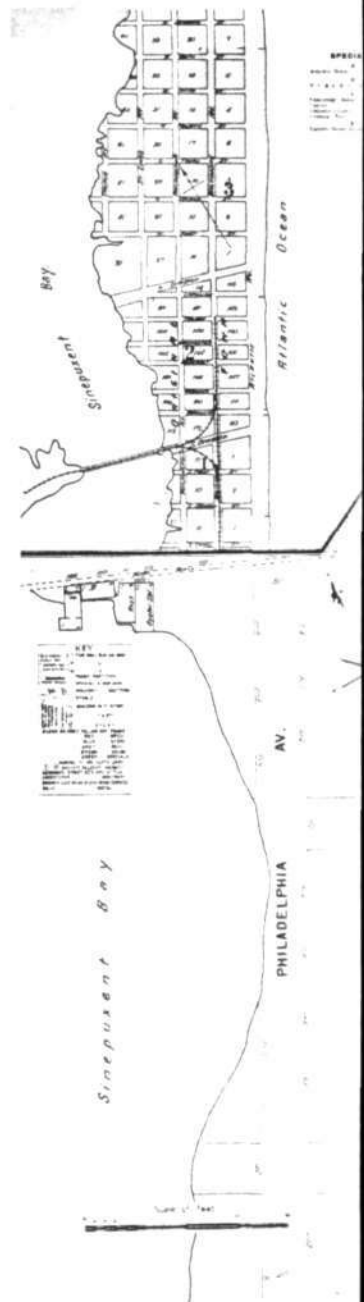
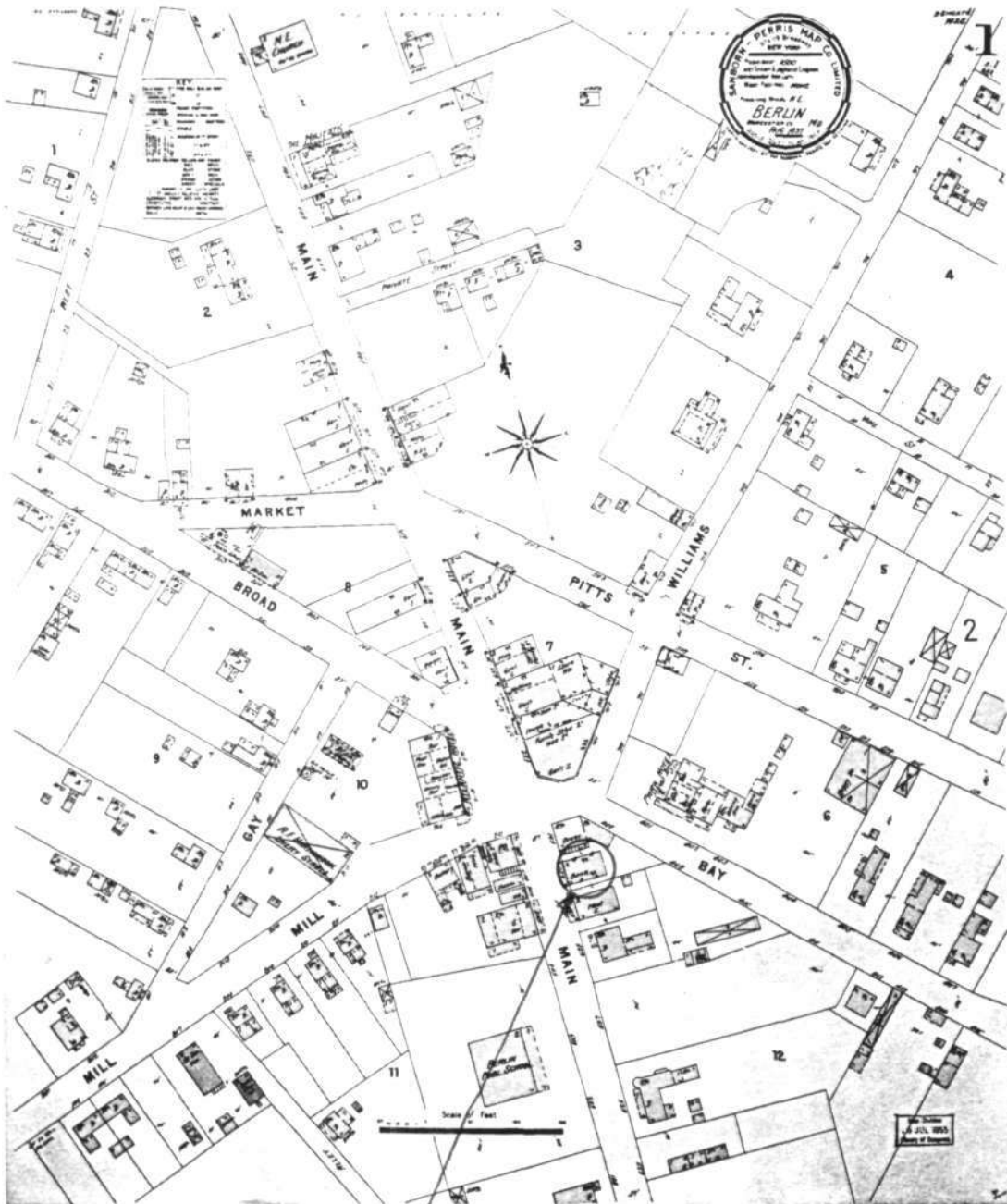
street & number Worcester County Courthouse telephone 301-632-1194

city or town Snow Hill state MD 21863

The Maryland Historic Sites Inventory was officially created by an Act of the Maryland Legislature to be found in the Annotated Code of Maryland, Article 41, Section 181 KA, 1974 supplement.

The survey and inventory are being prepared for information and record purposes only and do not constitute any infringement of individual property rights.

return to: Maryland Historical Trust  
Shaw House  
21 State Circle  
Annapolis, Maryland 21401  
(301) 269-2438

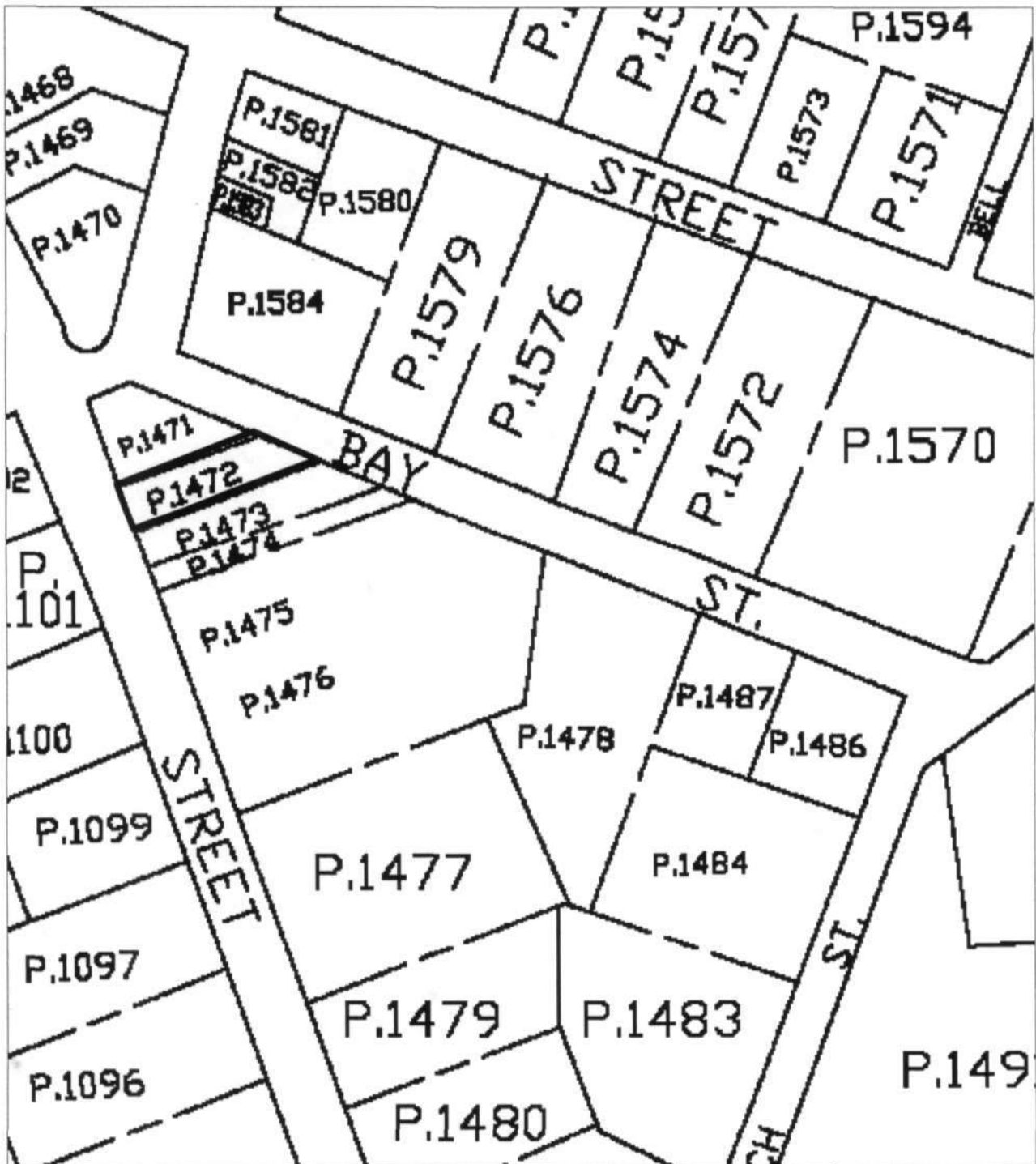


NO-265 First National Bank ~~Philadelphia~~  
~~Philadelphia~~





WO-265  
Old First National Bank  
3 S. Main Street (MD 818), Berlin  
Worcester County Tax Map 300, P. 1472



WO-265  
Old First National Bank  
3 S. Main Street (MD 818), Berlin  
Berlin quadrangle 1967, Photorevised 1981



National Web Map Service 6" Orthophoto Map, c. 2010



Exchange Bank and First National Bank, B. & O. Bldg.



NO-94 AND NO-265

EXCHANGE AND SAVINGS BANK AND FIRST NATIONAL BANK

BERLIN, WORCESTER COUNTY, MD.

DOCUMENTARY PHOTOGRAPH, c. 1920

COLLECTION OF MICHAEL LUBY, COPIED 7/88

NEG / MD HIST TRUST